



Department of
**Commerce &
Insurance**

Consumer Affairs

Tennessee Consumer Calendar 2018–2019



Dear Tennessee Resident,

Whether it is winter, spring, summer, or fall, the Department of Commerce & Insurance and its Division of Consumer Affairs are ready to help Tennesseans statewide. I hope you enjoy this 18-month Consumer Calendar with Tennessee scenery and consumer tips, reminders, and resources.

In addition to licensing and regulating various professionals and businesses, the Department of Commerce & Insurance, through its Division of Consumer Affairs, serves as the clearinghouse and coordinating agency for consumer complaints regarding unfair or deceptive practices within this state. The Division works closely with the Tennessee Attorney General's Office in its enforcement of the "Tennessee Consumer Protection Act of 1977," T.C.A. §§ 47-18-101 et seq. While neither the Division nor the Attorney General may act as your attorney or give you legal advice, we hope that, through our educational efforts, we can prevent Tennessee's consumers from becoming victims of unfair and deceptive practices. In addition to finding tips to avoid falling prey to scams, you will find information on legal resources, including a guide on free or reduced-rate legal services, on the Division of Consumer Affairs website at www.tn.gov/consumer. To learn about all of the services provided by the Department of Commerce & Insurance, please visit www.tn.gov/commerce. As always, consumers have the right to seek private counsel.

From myself and all of us at the Department of Commerce & Insurance, we hope you find this 2018-2019 Consumer Calendar by the Division of Consumer Affairs helpful.

Sincerely,

Julie Mix McPeak

Commissioner, Tennessee Department of Commerce and Insurance

Consumer Resources*

STATE GOVERNMENT DEPARTMENTS

TENNESSEE ADMINISTRATIVE OFFICE OF THE COURTS

(Guide to Free or Reduced Rate Legal Services)

<https://www.tncourts.gov/citizens>

TENNESSEE AREA AGENCIES ON AGING AND DISABILITY

<https://www.tn.gov/aging>

TENNESSEE DEPARTMENT OF COMMERCE AND INSURANCE

<https://www.tn.gov/commerce>

CONSUMER AFFAIRS

<https://www.tn.gov/commerce/section/consumer-affairs.html>

CONSUMER INSURANCE SERVICES

<https://www.tn.gov/commerce/insurance.html>

REGULATORY BOARD DIVISION COMPLAINTS

<https://www.tn.gov/commerce/topic/commerce-file-a-complaint.html>

SECURITIES DIVISION (INVESTMENTS)

<https://www.tn.gov/commerce/securities-division.html>

VERIFY A LICENSE

www.verify.tn.gov

TENNESSEE DEPARTMENT OF FINANCIAL INSTITUTIONS

<https://www.tn.gov/tdfi.html>

TENNESSEE DEPARTMENT OF HUMAN SERVICES (ADULT PROTECTIVE SERVICES)

<https://reportadultabuse.dhs.tn.gov>

TENNESSEE DEPARTMENT OF LABOR AND WORKFORCE DEVELOPMENT

<https://www.tn.gov/workforce>

TENNESSEE HIGHWAY PATROL (IDENTITY THEFT CRIME UNIT)

<https://www.tn.gov/safety/tnhp/sib/icu.html>

TENNESSEE PUBLIC UTILITY COMMISSION (TENNESSEE DO NOT CALL)

<https://www.tn.gov/tpuc/tennessee-do-not-call-program.html>

FEDERAL GOVERNMENT DEPARTMENTS

ARMY COMMUNITY SERVICE FINANCIAL READINESS

CONSUMER AFFAIRS OFFICE (FORT CAMPBELL)

<https://campbell.armymwr.com/programs/consumer-affairs-office>

CONSUMER FINANCIAL PROTECTION BUREAU

<https://www.consumerfinance.gov>

CONSUMER PRODUCT SAFETY COMMISSION (PRODUCT RECALLS)

<https://www.cpsc.gov>

DEPARTMENT OF TREASURY (TAX SCAMS)

<https://www.treasury.gov/tigta>

FEDERAL COMMUNICATIONS COMMISSION

<https://consumercomplaints.fcc.gov>

FEDERAL TRADE COMMISSION

Complaint Resources: <https://www.ftccomplaintassistant.gov>

Do Not Call Registry and Complaint: <https://www.donotcall.gov>

Report ID Theft: <https://www.identitytheft.gov>

NON-PROFIT ENTITIES

BETTER BUSINESS BUREAU

<https://www.bbb.org>

ANNUAL CREDIT REPORT

<https://www.annualcreditreport.com>

***For your convenience, these resources are listed again at the end of this calendar.**



What to Consider About Extended Product Warranties

If you have plans to make a major purchase such as a car, electronic device, or major appliance, you may be offered the chance to buy an extended warranty or service contract. Most of these major purchases will include a warranty in the cost of the item, so is an added warranty worth the cost? Consider the following when deciding whether to buy extended warranties and service contracts.

- If the product is not likely to need repairs and the cost of repairs is low, you may not benefit from a service contract.
- Compare the warranty included with the cost of the item to what is being offered at an additional cost and weigh the benefits of the additional coverage.
- Find out if the retailer or someone else takes care of the repairs and what the process is for a claim.
- Know who is responsible for the contract. If a service contract company goes out of business and cannot repay claims, there is little that can be done. Consider the company's financial situation before signing a contract.

For more consumer tips and information, visit www.tn.gov/consumer.

January 2018

500 James Robertson Parkway
Davy Crockett Tower | Nashville, Tennessee 37243
(615) 741-4737 | consumer.affairs@tn.gov



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
31	1 NEW YEAR'S DAY <i>State Offices Closed</i>	2 <i>State Offices Closed</i>	3	4	5	6
7	8	9	10	11	12	13
14	15 MARTIN LUTHER KING, JR. DAY <i>State Offices Closed</i>	16	17 DON'T FORGET! <i>Today is a good day to check the status of your insurance policies!</i>	18	19	20
21	22	23	24	25	26	27
28	29	30	31	1	2	3



Brush Up On Securities Investments

Whether you've been investing for years or you're looking to make your first investment, get a quick refresher on how to avoid securities fraud.

- Take your time and ask lots of questions. Don't allow anyone to rush your decision-making process with high-pressure sales tactics.
- Know how much risk you are willing to take with your investment; understand your personal risk tolerance given your age, family circumstances, and other factors.
- Check for licensing and registration of a seller and offered product and for any enforcement action taken against the seller at **www.tn.gov/securities**.
- Never accept a verbal contract and don't sign anything before reading it carefully and understanding it.
- Before investing money, check with someone independent of the transaction, who you know and trust.

If you are suspicious about an investment offer, contact the Tennessee Securities Division at (615) 741-5900.

For more investor education information, visit the Securities Division at **www.tn.gov/securities**.

February 2018

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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
28	29	30	31	1 <i>February is Black History Month</i>	2	3
4	5	6	7	8	9	10
11	12	13	14 VALENTINE'S DAY	15	16	17
18	19 PRESIDENT'S DAY <i>State Offices Closed</i>	20	21	22	23	24
25	26 AMERICA SAVES WEEK BEGINS	27	28	1	2	3



Tax Fraud and IRS Scams: No Jokes Here

Don't let tax scams get the best of you this tax season. Consider the following tips.

- File your taxes early. The earlier you file the less the chance that a scammer has already filed against your Social Security number.
- The IRS **WILL NOT** contact you by phone to issue an arrest warrant for owed taxes.
- The IRS will always initiate contact through U.S. Postal mail if there is an issue with your taxes.
- The IRS **DOES NOT** require tax payment by Green Dot, iTunes, any other form of gift cards, credit card, or wire transfer.
- While basic tax preparation services don't require a license, Certified Public Accountants do. Visit www.verify.tn.gov to ensure your CPA is licensed and in good standing.

If you suspect you're a victim of tax fraud, visit www.irs.gov for the appropriate forms. Report IRS imposter scams to the U.S. Department of Treasury at www.tigta.gov.

Be on the lookout for "Shred Events" in your area to securely shred important documents.

March 2018

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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
25	26	27	28	1	2 EMPLOYEE APPRECIATION DAY	3
4 NATIONAL CONSUMER PROTECTION WEEK BEGINS	5	6	7	8	9	10
11 SPRING FORWARD! <i>Don't forget to set your clocks ahead one hour and change the batteries in your smoke alarms and carbon monoxide detectors!</i>	12	13	14	15	16	17 ST. PATRICK'S DAY
18	19	20	21	22	23	24
25	26	27	28	29	30 GOOD FRIDAY <i>State Offices Closed</i>	31



Find a Reputable Contractor for Your Home Repairs

Eyeing projects around your home that will require a contractor or licensed professional? We're sharing our tips and tools to help you with your search.

- Different types of work or work with a higher cost may require different licensure and can vary based on where you live in Tennessee.
- If a project's total cost is \$25,000 or more, a contractor's license is required.
- Visit **verify.tn.gov** to ensure that a contractor is properly licensed to work in Tennessee.
- Be suspicious of contractors who offer services or break up job costs to come out just under the required amount for a special license.
- Be cautious of anyone going door-to-door offering discounts on services due to having left-over materials from near-by jobs. Always get multiple quotes and check references.
- Never pay more than one-third (1/3) down, hand over an insurance check before work is completed, or pay in cash before work is completed.

For more information on contractor tips and information, visit the Contractors & Home Improvement Board at **www.tn.gov/commerce**.

April 2018

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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1 EASTER SUNDAY APRIL FOOL'S DAY <i>April is Financial Literacy Month</i>	2	3	4	5	6	7
8 NATIONAL PUBLIC SAFETY TELECOMMUNICATIONS WEEK BEGINS	9	10	11	12	13	14
15	16	17 TAX DAY	18	19	20	21
22 EARTH DAY	23	24	25	26	27	28
29	30	1	2	3	4	5



Avoid Vacation Spoilers

Planning a trip out of town? Check out the following tips to steer clear of vacation mishaps.

- Check card readers at the pump and ATMs for skimmers and shimmers before using your card.
- If you plan to use a travel agent for your summer travels, be sure to do your homework and check reviews before handing over any payment or signing a contract.
- Double check any reservations or flight bookings ahead of your trip to ensure dates, times, and prices are correct.
- Don't let incentives or high-pressure sales tactics lead you to make impulsive decisions regarding timeshares. Take time to ask questions and process all information.
- Staying somewhere new for this year's trip? Check the address to verify where the rental is located and that it matches up with what they're advertising.
- Keep an eye on bank and credit card statements during and after travel. If you spot fraudulent charges, report them to your bank or credit card company immediately.

For more consumer tips, visit www.tn.gov/consumer.

May 2018

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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
29	30	1	2	3	4	5
6	7	8	9	10	11	12
13 MOTHER'S DAY NATIONAL POLICE WEEK BEGINS	14	15 LAW ENFORCEMENT OFFICER MEMORIAL DAY	16	17	18	19
20	21	22	23	24	25	26
27	28 MEMORIAL DAY <i>State Offices Closed</i>	29	30	31	1	2



Know the Warning Signs of Elder Abuse

Abuse, neglect, and financial exploitation of older individuals often goes unreported, making it especially important for those who interact with them to recognize the signs of abuse and to take action. Know the common signs of abuse, neglect, and exploitation:

- Bruising, especially on the torso or head
- Frequent injuries with the excuse of “accidents”
- Threatening, belittling, or controlling behavior by the caregiver
- Unusual weight loss, malnutrition, dehydration
- Untreated physical problems, such as bed sores
- Unsanitary living conditions: dirt, bugs, soiled bedding and clothes
- Sudden changes in the vulnerable adult’s financial condition

To report suspected abuse, call Adult Protective Services at 1-888-277-8366 or online at

<https://reportadultabuse.dhs.tn.gov>. Reports can be received anonymously. Learn more about the Tennessee Department of Human Services and Adult Protective Services at **www.tn.gov/humanservices**.

Visit Tennessee Area Agencies on Aging and Disability **www.tn.gov/aging** for additional information.

June 2018

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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
27	28	29	30	31	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15 ELDER ABUSE AWARENESS DAY <i>Don't forget to wear purple today!</i>	16
17 FATHER'S DAY	18	19	20	21	22	23
24	25	26	27	28	29	30



Month of the Military Consumer

Service members and their families make great sacrifices to keep our communities safe, our world a better place, and our country free. However, service members represent a unique target for consumer scams.

Because they receive paychecks regularly from the government, they are often targeted by scammers looking to capitalize at the service member's expense.

Protecting service members and their families is crucial for maintaining a fair marketplace and force readiness.

The Consumer Affairs Counselors on military installations are an important part of this effort, including the Army Community Service Financial Readiness Consumer Affairs Office at Fort Campbell.

Service members are encouraged to reach out to the Consumer Affairs Office for assistance with consumer complaint resolution and mediation.

Visit www.campbell.armymwr.com/programs for more information.

July 2018

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(615) 741-4737 | consumer.affairs@tn.gov



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
24	25	26	27	28	29	30
1	2	3	4 INDEPENDENCE DAY <i>State Offices Closed</i>	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31	1	2	3	4



A Crash Course in ID Theft

Becoming a victim of identity theft can not only be time consuming to fix, but your credit can also take a huge hit. Check out our tips to decrease your chances of identity theft and spot warning signs that you might have become a victim.

- Secure your Social Security number. Ask how your information will be protected and why it's needed. Only share your entire SSN when absolutely necessary.
- Don't respond to unsolicited requests for personal information by phone, mail, or online.
- If you find unauthorized accounts or charges on your credit report or you are being billed for medical services you didn't use, it's likely your identity has been stolen.
- If your information was compromised by a data breach, take precautionary steps to avoid identity theft.
- Consider placing a fraud alert or credit freeze on your credit reports to make it harder for someone to open a new account in your name.
- Consider closing any bank or credit card accounts that may have been compromised.
- Request your free credit report annually at **www.annualcreditreport.com** to check for any unauthorized accounts.

Report identity theft to your local police department and to the Federal Trade Commission at **www.identitytheft.gov**.

August 2018

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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
29	30	31	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15 VERIFY BEFORE YOU BUY! <i>Use verify.tn.gov to check professionals' licenses.</i>	16	17	18
19	20	21 SENIOR CITIZENS DAY	22	23	24	25
26 WOMEN'S EQUALITY DAY	27	28	29	30	31	1



In the Market for a New Insurance Policy?

If you're shopping for a new insurance policy, check out these tips to help you find the right policy for your needs:

- Verify that the company or agent is licensed at **www.verify.tn.gov**.
- Look for companies that have solid financial strength.
- Read your policy and know the provisions.
- Determine the amount of coverage you need for auto, home, and life products.
- Shop around before you buy. Compare rates, look for discounts.
- If you have an incident, file your claim as soon as possible.
- Most policies have a 10-day free look period. Use this time to read through the policy and ask questions.

For more information, visit the Insurance Division at **www.tn.gov/commerce**.

Report identity theft to the Federal Trade Commission at **www.identitytheft.gov** or to your local police department.

September 2018

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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
26	27	28	29	30	31	1
2	3 LABOR DAY <i>State Offices Closed</i>	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18 TENNESSEE CARBON MONOXIDE AWARENESS DAY	19	20	21	22
23	24	25	26	27	28	29
30	1	2	3	4	5	6



Tips and Tricks of Shopping Online

Where personal information is being entered, scammers are lurking to try and scoop it up. During Cybersecurity Awareness Month, remember these tips for shopping safely online.

- Look for the lock. Shop on secure, reputable websites containing “https://” or a padlock 🔒 at the beginning of the URL indicating that it’s a secure site.
- Double check the web address. A look-alike website can pop up in search engines and trick you into thinking it’s the real deal.
- Read reviews from previous customers.
- Check the terms of deals. Special sales sometimes come with stipulations that vary from normal operation.
- Avoid using public WiFi when providing payment, personal, or account information.
- Consider paying with credit cards when possible. Many offer greater protection against fraud.
- Read the fine print before entering giveaways. If personal information is required to enter, check out how they plan to use your information.

For more consumer tips, visit www.tn.gov/consumer.

October 2018

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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
30	1 CHILD HEALTH DAY	2	3	4	5	6
7 NATIONAL FIRE PREVENTION WEEK BEGINS	8 COLUMBUS DAY	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31 HALLOWEEN	1	2	3



Making Store Returns

With the hustle and bustle of the holiday season picking up, it's important to keep store return policies in mind as you make gift purchases and after the holidays. To help ease the frustration of returns, read the following tips before making gift purchases or returns in Tennessee.

- Know the store's return policies. Some stores post special policies for items purchased during the holiday season.
- Be sure to make returns within the retailer's given time period.
- Take a receipt or proof of purchase. Otherwise, the item may be unreturnable or returnable only for store credit at the current selling price.
- Know the store's policies for items purchased as "final sale", "non-returnable", or "non-refundable". These items may not be accepted as returns, but it's possible you could receive store credit.
- Remember to ask for gift receipts before you check out when purchasing gifts. These will ease the return process.
- Some retailers require that unless an item is defective, it should be returned in new, unworn, or unused condition with all tags still attached.
- To prevent fraud or return abuse, stores may require a government-issued ID to make returns.

You can file a complaint about store returns at www.tn.gov/consumer.

November 2018

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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
28	29	30	31	1	2	3
4 FALL BACK! <i>Don't forget to set your clocks back one hour and change the batteries in your smoke alarms and carbon monoxide detectors!</i>	5	6 ELECTION DAY <i>Federal and State General Elections</i>	7	8	9	10
11 VETERANS DAY	12 <i>State Offices Closed</i>	13	14	15	16	17
18	19	20	21	22 THANKSGIVING DAY <i>State Offices Closed</i>	23 <i>State Offices Closed</i>	24
25	26	27	28	29	30	1



Make the Most of Your Donation

Thinking about making a charitable donation this holiday season? Check out these tips before giving.

- Is the charity registered in the State of Tennessee? Check with the Tennessee Secretary of State's Office at www.sos.tn.gov/charitable.
- Ask how much of your donation will go towards the charity and how much will go towards administrative costs. 100% of your donation will not always go towards the charity.
- Request information by mail to give yourself time to consider your donation options.
- Check for labeling on donation bins indicating what is intended to be done with the donations.
- All raffles held in Tennessee must be approved by the Tennessee General Assembly. Find a list of approved events at the Secretary of State's Gaming Events website.

For more information and resources on charitable donations and solicitations, visit the Secretary of State at www.sos.tn.gov/charitable.

December 2018

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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
25	26	27	28	29	30	1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24 CHRISTMAS EVE <i>State Offices Closed</i>	25 CHRISTMAS DAY <i>State Offices Closed</i>	26	27	28	29
30	31 NEW YEAR'S EVE <i>State Offices Closed</i>	1	2	3	4	5



5 Ways to Be a Smart Consumer in 2019

1. Do your homework. Whether you're looking to do business with a company you've never heard of or get a suspicious phone call, look into it. Search online for reviews, ask a family member or friend for recommendations, or ask for references.
2. Shop around. Learn the general market value of a product to know if a deal looks too good to be true. For professional services, get at least three quotes and check **www.verify.tn.gov** for properly licensed professionals in Tennessee.
3. Consider letting calls from unfamiliar numbers go to voicemail. Numbers that appear to be local can be deceiving. Scammers look to catch you off-guard by "spoofing" numbers to look local when, in reality, calls could be coming from another state or country.
4. Read the fine print. Skipping over the fine print, especially when signing up for a "free" trial, can lead to unexpected charges or subscriptions later on. Read everything to ensure you understand what you're agreeing to.
5. Know where to turn for help. If you feel a business has been unfair or deceptive, file a complaint with the Division of Consumer Affairs at **www.tn.gov/consumer**. Report a scam with the Better Business Bureau's Scam Tracker at **www.bbb.org/scamtracker** or with the Federal Trade Commission at **www.ftccomplaintassistant.gov**.

For more consumer tips and information, visit
www.tn.gov/consumer.

January 2019

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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
30	31	1 NEW YEAR'S DAY <i>State Offices Closed</i>	2	3	4	5
6	7	8	9 DON'T FORGET! <i>Today is a good day to check the status of your insurance policies!</i>	10	11	12
13	14	15	16	17	18	19
20	21 MARTIN LUTHER KING, JR. DAY <i>State Offices Closed</i>	22	23	24	25	26
27	28	29	30	31	1	2



Don't Look to Cash In on Lottery Scams

Scammers use lottery winnings as a lure to trick consumers into thinking you have to pay for something you've "won". Whether it's a phone call, a letter, or an email, read the following tips to avoid lottery scams.

- Be suspicious if you're told you've won a large sum of money in a lottery you never entered.
- Never send money to cover fees, insurance, or delivery for something you've "won".
- If you are asked to keep the phone call or winnings a secret, it is likely a scam.
- Be cautious of callers threatening or pressuring you for immediate payment.
- If you receive a check in the mail for lottery winnings and are asked to send back money, talk to your bank or local police department about it before cashing it. The check could be fake.

For more consumer tips and information, visit [**www.tn.gov/consumer**](http://www.tn.gov/consumer).

February 2019

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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
27	28	29	30	31	1 <i>February is Black History Month</i>	2
3	4	5	6	7	8	9
10	11	12	13	14 VALENTINE'S DAY	15	16
17	18 PRESIDENT'S DAY <i>State Offices Closed</i>	19	20	21	22	23
24	25	26	27	28	1	2

A night cityscape with various buildings illuminated by lights, reflecting on a body of water in the foreground. The sky is dark blue with some clouds. The city lights are in shades of yellow, white, and red.

Steer Clear of Bad Auto Deals

If you've found yourself in need of a new ride, don't let deceptive automobile advertisements or sales tactics steer you wrong. Check out the following tips before heading to the car lots.

- Research the average price of the car you plan to buy or trade in ahead of time with free online car evaluation websites.
- All Tennessee auto dealers must be licensed by the Motor Vehicle Commission. Check a car dealer's license status by visiting **verify.tn.gov**.
- If purchasing a used car, have an independent mechanic check the car. Do not buy a car if the dealer will not let you have it inspected. Many safety defects will not be identified during a standard inspection so you should also check for recalls at **www.recalls.gov**.
- Read the fine print of advertisements.
- Avoid dealers who claim "We are number one in car sales!", "Name your own price" or "Lowest price in town!" Those are unsubstantiated and misleading claims and are prohibited.

For more tips from the Motor Vehicle Commission, visit the TDCI Regulatory Boards at **www.tn.gov/commerce**.

March 2019

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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
24	25	26	27	28	1	2
3	4	5	6	7	8	9
10 SPRING FORWARD! <i>Don't forget to set your clocks ahead one hour and change the batteries in your smoke alarms and carbon monoxide detectors!</i>	11	12	13	14	15	16
17 ST. PATRICK'S DAY	18	19	20	21	22	23
24	25	26	27	28	29	30
31	1	2	3	4	5	6



Don't Get Fooled by Subscription Scams

While a free or low cost trial for a product may seem like a good offer, an expensive subscription could be hiding in the fine print. Make sure you don't end up in a costly subscription by reading the following tips.

- Research the company online. If others have had issues with the same trial offer, that should be tip that some terms or conditions may be hidden.
- If you sign up for a free trial online, look for pre-checked boxes. That checkmark may authorize the company to continue the offer past the free trial or sign you up for more products — only this time you have to pay.
- Read the fine print. If you can't find the terms and conditions, don't understand them, or don't like what you would be agreeing to, don't sign up.
- Mark your calendar. Most trial offers have a time limit attached. If you don't elect to cancel the trial before the limit is reached, you may be on the hook for more products.
- Review your credit and debit card statements at least monthly. Consider setting up notifications on your smart phone for transactions on your credit card, so that you'll know right away if you're being charged for something you didn't order.

For more consumer tips, visit www.tn.gov/consumer.

April 2019

500 James Robertson Parkway
Davy Crockett Tower | Nashville, Tennessee 37243
(615) 741-4737 | consumer.affairs@tn.gov



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
31	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15 TAX DAY	16	17	18	19 GOOD FRIDAY <i>State Offices Closed</i>	20
21 EASTER SUNDAY	22 EARTH DAY	23	24	25	26	27
28	29	30	1	2	3	4

A scenic view of a city at dusk, with a large cannon in the foreground. The cannon is mounted on a rocky outcrop and points towards the city. The city is illuminated by lights, and a river is visible in the foreground. The sky is a mix of purple and blue, with some clouds. The overall mood is serene and historical.

Are You Being Spoofed?

Do you receive phone calls from numbers that look like local number but end up being a scammer on the other end of the line? That's because the phone number has been "spoofed".

- Scammers use technology that alters or "spoofs" numbers and names to show up in your caller ID as a local number or company when, in reality, the call could be from another state or country.
- Scammers use this method hoping that consumers will be more likely to answer their phone calls if it appears local.
- If you answer a call and aren't sure if the person on the line is who they say they are, hang up and call the company yourself to verify.
- If you don't recognize the number or it's not a number saved in your phone, consider not answering and letting the call go to voicemail.
- Answering scam calls can lead to an increase in volume of these types of calls.
- Look into adding an app on your smartphone that can prescreen potentially fraudulent phone calls.

Complaints about spoofed phone numbers or scams can be filed with the Federal Trade Commission at www.ftccomplaintassistant.gov.

May 2019

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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
28	29	30	1	2	3	4
5	6	7	8	9	10	11
12 MOTHER'S DAY NATIONAL POLICE WEEK BEGINS	13	14	15 LAW ENFORCEMENT OFFICER MEMORIAL DAY	16	17	18
19	20	21	22	23	24	25
26	27 MEMORIAL DAY <i>State Offices Closed</i>	28	29	30	31	1



Avoid Getting Burned by Air Conditioning Repairs

Whether your air conditioning unit needs a tune-up or repair, check out the following tips to avoid air conditioning-repair scams.

- Check your air-conditioner's warranty, model system, and maintenance history before authorizing any repairs.
- Always get multiple estimates. Be sure to get estimates and statements in writing.
- Do not accept quotes for repairs over the phone without first being shown the problem by the technician.
- Beware of ads promising free cleanings or tune-ups. This can lead to recommendations for unneeded repairs or significant mark-ups of the price on replacement parts.
- Research the company for reviews and to make sure it lists a physical address.
- Closely supervise the repair process to ensure your technician isn't charging you for something they didn't do.

To file a complaint against a business for unfair or deceptive practices or for more consumer tips, visit www.tn.gov/consumer.

June 2019

500 James Robertson Parkway
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(615) 741-4737 | consumer.affairs@tn.gov



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
26	27	28	29	30	31	1
2	3	4	5	6	7	8
9	10	11	12	13	14	15 ELDER ABUSE AWARENESS DAY <i>Don't forget to wear purple today!</i>
16 FATHER'S DAY	17	18	19	20	21	22
23	24	25	26	27	28	29
30	1	2	3	4	5	6



Legal Resources

Find a guide to free or reduced-rate legal services at www.tncourts.gov/citizens.

HELP4TN

HELP4TN is a web portal designed to provide Tennesseans with a broad range of legal and social services resources in a one-stop venue. Talk to an experienced Tennessee attorney for free legal advice and referrals.

Phone: 844-HELP4TN (435-7486)

Email: help@tals.org
www.HELP4TN.org

ONLINE TENNESSEE JUSTICE

OnlineTNJustice is a joint project of the Tennessee Alliance for Legal Services and the Tennessee Bar Association. These entities share the goal of increasing access to legal advice to those who cannot afford it. Visit www.onlinetnjustice.org for more information.

NASHVILLE BAR ASSOCIATION

Contact with this service puts you in touch with a pre-screened attorney with whom you may initially consult via phone for a \$40.00 fee (instead of the normal hourly fee).

Phone: 615-242-6546

www.nashvillebar.org

The photography featured in this calendar was provided by State of Tennessee Photographic Services and by Tennessee Department of Commerce and Insurance staff photographer Andrew Diffie.

Consumer Resources

STATE GOVERNMENT DEPARTMENTS

TENNESSEE ADMINISTRATIVE OFFICE OF THE COURTS

(Guide to Free or Reduced Rate Legal Services)

<https://www.tncourts.gov/citizens>

TENNESSEE AREA AGENCIES ON AGING AND DISABILITY

<https://www.tn.gov/aging>

TENNESSEE DEPARTMENT OF COMMERCE AND INSURANCE

<https://www.tn.gov/commerce>

CONSUMER AFFAIRS

<https://www.tn.gov/commerce/section/consumer-affairs.html>

CONSUMER INSURANCE SERVICES

<https://www.tn.gov/commerce/insurance.html>

REGULATORY BOARD DIVISION COMPLAINTS

<https://www.tn.gov/commerce/topic/commerce-file-a-complaint.html>

SECURITIES DIVISION (INVESTMENTS)

<https://www.tn.gov/commerce/securities-division.html>

VERIFY A LICENSE

www.verify.tn.gov

TENNESSEE DEPARTMENT OF FINANCIAL INSTITUTIONS

<https://www.tn.gov/tdfi.html>

TENNESSEE DEPARTMENT OF HUMAN SERVICES (ADULT PROTECTIVE SERVICES)

<https://reportadultabuse.dhs.tn.gov>

TENNESSEE DEPARTMENT OF LABOR AND WORKFORCE DEVELOPMENT

<https://www.tn.gov/workforce>

TENNESSEE HIGHWAY PATROL (IDENTITY THEFT CRIME UNIT)

<https://www.tn.gov/safety/tnhp/sib/icu.html>

TENNESSEE PUBLIC UTILITY COMMISSION (TENNESSEE DO NOT CALL)

<https://www.tn.gov/tpuc/tennessee-do-not-call-program.html>

FEDERAL GOVERNMENT DEPARTMENTS

ARMY COMMUNITY SERVICE FINANCIAL READINESS

CONSUMER AFFAIRS OFFICE (FORT CAMPBELL)

<https://campbell.armymwr.com/programs/consumer-affairs-office>

CONSUMER FINANCIAL PROTECTION BUREAU

<https://www.consumerfinance.gov>

CONSUMER PRODUCT SAFETY COMMISSION (PRODUCT RECALLS)

<https://www.cpsc.gov>

DEPARTMENT OF TREASURY (TAX SCAMS)

<https://www.treasury.gov/tigta>

FEDERAL COMMUNICATIONS COMMISSION

<https://consumercomplaints.fcc.gov>

FEDERAL TRADE COMMISSION

Complaint Resources: <https://www.ftccomplaintassistant.gov>

Do Not Call Registry and Complaint: <https://www.donotcall.gov>

Report ID Theft: <https://www.identitytheft.gov>

NON-PROFIT ENTITIES

BETTER BUSINESS BUREAU

<https://www.bbb.org>

ANNUAL CREDIT REPORT

<https://www.annualcreditreport.com>

TENNESSEE

KNOXVILLE'S GRAND ENTERTAINMENT PALACE

THE STATE THEATRE OF TENNESSEE

Knoxville Symphony Orchestra
Thursday, April 16, 8PM
Friday, April 17, 8PM

Knoxville Symphony Orchestra
Thursday, April 16, 8PM
Friday, April 17, 8PM

BUDDY GUY
FRIDAY, APRIL 17, 8 PM
KNOXVILLE PALACE

JAY LENO
THURSDAY, APRIL 16, 8 PM
KNOXVILLE PALACE

TELESCOPE

TELESCOPE







Department of
**Commerce &
Insurance**

Consumer Affairs

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